Pennsylvania Stockholders

We have prepared a let-ter containing timely and valuable suggestions for all holders of Pennsylvania Railroad stock.

Write for Letter "H-6"

Joseph Walker & Sons

GUARANTEED STOCKS INVESTMENT BONDS

Do You Know

Initial Dividends? prings and business prospects of tain companies, together with a tter feeling, make it likely that yidends may be declared shortly.

who will pay

CANDIDATES for DIVIDENDS

OPINION R. H. MACMASTERS & CO.

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HOLDERS OF

German Currency German Checks

should obtain our advice re-garding the advisability of immediately exchanging for

FUTURE of the MARK.

Farson, Son&Co.

nbers New York Stock Exchi 115 Broadway, New York

When A Stock Is **Sold Short**

This special bulletin was Inis special bulletin was prepared in response to many inquiries from traders who wished a clear, simple explanation of the details of this market operation. Copies will be furnished those interested.

RASMUSSEN & CO.

Members Chicago Board of Trade STOCKS - BONDS - GRAIN

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MOSHER & WALLACE STOCKS—BONDS—GRAIN

(BERS | New fork, Produce Exchange,
Consolidated Stock, Exchange
of New York,

35 Broadway | 50 E. 42 95 St.

Burns Bros. Farrell Coal

The latest developments of these companies are set forth in a special letter which we have prepared and which we shall be glad to send upon re-

Ask for Letter 27

William W. Cohen & Co. Members | New York Stock Exchange New York Cotton Exchange Chicago Board of Trade 67 Exchange Place, New York

Foreign Exchange Explained Ask for Free Booklet R-2 Wm. H. McKenna&Co. DOWNTOWN 25 Broadway Bewling Green 1100 UPTOWN
25 West 43d St.
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U.S. GETS \$15,000,000 BALTIMORE WORKS GO IN CAR TRUST SALE Dry Docks and Shipbuilding Company in New Hands.

First Payment To-day on \$100,000,000 Purchased by Bankers.

Alabama Great Southern. \$154,000
Ann Arbor. 733,600
Allanta, Birmingham & Atlantic. 917,000
Atlantic Const. 8,402,400
Atlantic Const and Louisville & Naehville, joint leasees of Georgia 1,104,600
Baltimore & Ohlo. 10,613,800
Boston & Maine. 9,74,200
Buffalo, Rochester & Pittsburgh. 802,600

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utfalo, Rochester & Pittsburgh.
arotina, Cinchefisid & Ohio.
harleston & Western Carolina
heaspeake & Ohio.
licago & Aiton.
hicago & Eastern Illinois.
hicago , Indianapolis & Louisville.
hicago Grat Western.
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hicago, Rock Island & Pacific.
hicago, Bt. Paul, Minneapolis &
Dmaha. & Western Indiana.....ti, New Orleans & Texas . Cincinnati, Chicago &

York Central York, New Haven & Hartford ilk Southern

rd Air .

rn

e, Portland & Seattle.

uits & San Francisco.

ial R. R. Ass'n. of St. Louis

& Pacific

& Ohio Central

St. Louis & Western.

South.

Industrial enterprises, the financing of which is being planned, will begin their operations within the six month period.

Mr. Meyer said, and the resulting purchase of material and employment will reach all ramifications of industry.

OIL COMPANY SHOWS

Sinclair Consolidated Reports

Standard Oil Company of Indiana are each 50 per cent, owners, were set forth by Harry F. Sinciair, its chairman, in his report to its stockholders. The capitalization of the new company is \$20,000,000. The purchasing company has, he says, more than 10,000,000 barrels of Mid-Continent crude and is accumulating approximately 1,000,000 barrels of it a month.

A meeting of Harry F. Sinciair A. C.

month.

A meeting of Harry F. Sinclair, A. C. Woodman, president of the Union Petroleum Company, and other Sinclair officials will be held this week in Chicago to work out a scheme for taking over the operations of the Union Petroleum Company, according to Chicago despatches. A big saving in overhead for the Sinclair Company, which entirely owns the Union Petroleum, is forecast as a result of such a step.

PRAIRIE OIL RAISES PRICE.

TULSA, Okla., Sept. 28.—The Prairie Oil and Ges Company announced to-day an advance of 25 cents in the price of North and Central Texas oils to \$1.25 a barrel, meeting the advance of the Texas Company.

Wichita Falls, Tex., Sept. 28.—The chandles. Merchants are placing orders for their fall and winter merprice of central and north Texas crude oil twenty-five cents, making the new price \$1.25 a barrel.

CANADA GRAIN RATES CUT.

TO BETHLEHEM STEEL

The Bethlehem Steel Corporation has bought the Baltimore Dry Docks and

Shipbuilding Company's interests in ment made yesterday by Eugene G.

Allow Employees to Settle in Monthly Payments.

The New York Central Raiiroad Company, following the example set by the United States Steel Corporation, General Electric Company, Lehigh Valley Railroad Company and several other corporations, has announced a plan whereby employees may purchase shares of the road's capital stock and pay for it in monthly instalments, the company arranging for the funds required to purchase and carry the stock. The plan was approved at the last meeting of the board of Aractors. In brief the plan follows: The New York Central Railroad Com-

STEEL MEN SEE SIGNS OF BETTER BUSINESS

Are More Confident of Improved Last Quarter.

"It is too early to tell how far in-dependent producers of the heavier pro-ducts will hold for the advanced prices or how they will fare with the Steel Coror how they will fare with the Steel Cormaterial and employment will ramifications of industry.

OMPANY SHOWS
\$2,327,497 SURPLUS

Consolidated Reports

Consolidated Reports**

To Helf Year

Sinclair Consolidated Reports for Half Year.

The Sinclair Consolidated Oil Corporation, during the first half of 1921, had a surplus of \$3,427,497 before adjustment of inventories and a final surplus of \$2,327,497 after deduction of that item. Its consolidated income account, made public yesterday, shows gross earnings and miscellaneous income, exclusive of intercompany sales and revenue, of \$59,467,530, against which were charged purchases, operating and general expenses, maintenance, insurance, ordinary taxes, &c., of \$48,050,163. Its interest and discount charges amounted to \$2,989,869. For adjustment of crude and refined oil inventories \$8,100,000 was written off, leaving a final surplus of \$2,327,496 for the period.

Details of the organization of the Sinclair Crude Oil Purchasing Company, in which the Sinclair Company of Indiana are each 50 per cent, owners, were set forth by Harry F, Sinclair, its chalrman, in

CHASE VOTES UNION WITH METROPOLITAN

Directors of Former State Bank Expected to Favor Merger To-day.

by Bankers.

The first payment will be received tomorrow by the Government on account of the equipment trust certificates sold to bankers to the extent of almost \$120,000,000, of which have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed. The first purchase of \$12,000,000 by the have been distributed, and part of the first purchase of \$12,000,000 by the have been distributed. The first purchase of \$12,000,000 by the have been distributed by the first purchase of \$12,000,000 by the have been distributed. The first purchase of \$12,000,000 by the have be

one in Brooklyn.

The merger agreement provides in substance that after the equalization of the book values of the two institutions by the payment of a special dividend of \$50 a share by the Metropolitan the shareholders of this bank will be entitled

whereby employees may purchase shares of the road's capital stock and pay for it in monthly instalments, the company arranging for the funds required to purchase and carry the stock. The plan was approved at the last meeting of the board of wectors. In brief the plan follows:

Stock may be paid for in twenty-four monthly instalments. Each instalment will be deducted from the payroll the first half of each month. Each employee may but the dividends on the shares. Annual interest at the rate of 6 per cent, will be charged on the money loaned, but the dividends on the shares bought will be credited to the buyer. Purchases are entirely voluntary.

In a circular to employees the purpose of the company in establishing the plan is described as a means to provide a convenient means by which an employee, if he so desires, may, through the incompany, the letter says, desires it to be come a stockholder his status as an employee will not be affected in any manner. As all the stock issued is in the hand of the public the company itself has none for sale, and will arrange for the purchase in the open market of the stock issued is in the hand of the public the company itself has none for sale, and will arrange for the purchase in the open market of the stock issued is in the hand of the public the company itself has none for sale, and will arrange for the purchase in the open market of the stock inspection.

STEEL MEN SEE SIGNS

Columbia Co. Reports a Deficit for First Half.

The Columbia Graphophone Manufacuring Company for the first half of this year reports a deficit of \$2,122,875, after CAN SEE BUYING POWER
OF PEOPLE GOING UP

Eugene Meyer, Jr., Says Industrial Brightening Is Near.

Chicago, Sept. 28.—Buying power of the people of the United States will advance and may reach a normal but not a pre-war level within six months, said Eugene Meyer, Jr., chairman of the War Finance Corporation, who conferred today with representatives of eight States called here by the Farm Bureau Federation. Mr. Meyer is returning to Washington from a trip extending to the Pacific coast, in which he met business men of virtually every State in the middle West, the coast and a part of the South.

Industrial enterprises, the financing of Industry.

Industrial enterprises, the financing of Industry.

Industrial enterprises, the financing of Industry.

More confidence in an improvement in the graph and taxes quarter.

More confidence in an improvement in the last quarter of this year is displayed by steel men and their optimism is borne out by the betterment which has been maintered to the weekly reviews of their industry.

"Sheet makers are running at 70 to 75 per cent. of capacity." says the Iron 4 general adherence to the new turn in the market. There is pretty general adherence to the new prices on black and galvanited here by the Farm Bureau Federations for the last Quarter.

Wore confidence in an improvement in ing 1920 period. Whereas in the first half of 1919 it had an operating profit of \$15,52,875, its operations for the first half of 1919 it had an operating profit of \$1,228,712. Its interest charges were \$710,668, against \$122,058 a year earlier, and its charges depreciation, taxes, &c., \$183,600 in contrast to \$2,521,442 a year before. The company declared dividends of \$1,274,58 in the corresponding to the weekly reviews of their industry.

While some name that price only on No. 12 gage and heavier. Along with the sheet advance has come an effort to lift to the former period of \$1,274,550.

For all all the corresponding to the weekly reviews of the industry.

In all 1920 period. Whereas in the first half charges and taxes, in contrast to a net income of \$2,809,375 in the correspond-

"The earnings for the first six months,"

"The earnings for the first six months," he said, "have been poor and will be for the quarter about to end. The December quarter will probably not be satisfactory, but will show considerable improvement over the third quarter if the increases in sales now showing continue. The banks and our creditors are coperating to the fullest extent and good progress is being made toward reduction of commitments and liquidation of inventories."

CONSOLIDATED EXCHANGE.

An advance of four points in Burns Brothers to 1051/4 was the outstanding securities in the Consolidated Stock Exchange. In the balance of the industrial list the trend was irregular, the copper, the express and the Pan-American issues nettling fair improvement, while the equipment, the steel and the motor shares finished below their final prices of Tuesday. Announcement of a projected system of operation of the railroads falled to bring enthusiasm for the time being, the rail shares ruling inactive and fractionally lower. Other feature changes were gains of 2% in Mexican Petroleum to 100%, 2% in Adams Express to 481%, and declines of 2% in Allied Chemical to 44%, 1% in Chandler to 41% and 1½ in Studebaker to 72%. industrial list the trend was irregular,

Individual Buying Grows,
With Average Down.

Adams Express to 48½, and 1½ in Studebaker to 12½.

The dollar value of sales by department stores in this district in August, 1200. The average individual sales in August, 1200. The average individual sales in August, 1200. The average individual sales in August, 1200. The average individual sale was \$2,50, compared with \$3.11 in that for the average individual sale was \$2,50, compared with \$3.11 in August, 1200. The average individual sale was \$2,50, compared with \$3.11 in August, 1200. The average individual sale was \$2,50, compared with \$3.11 in August, 1200. The average individual sale in August, 1200. The average individual sale was \$2,50, compared with \$3.11 in August, 1200. The average individual sale was \$2,50, compared with with the volume of all and winter requirements with the volume of the first and and winter requirements with the volume of the first and average of the fail and winter requirements with the volume of the first and winter requirements with the volume of the first and winter requirements with the volume of the fi

NOT SUBJECT TO REDEMPTION PRIOR TO MATURITY

PROVINCE OF ONTARIO

6% Gold Bonds

DUE SEPTEMBER 15, 1943

Price 99 and Interest, to yield about 6.10%

COMPLETE DESCRIPTION UPON REQUEST

Kean, Taylor & Co.

The New York Trust Company

Capital, Surplus & Undivided Profits - - \$26,000,000

INTEREST PAID ON FOREIGN CURRENCY ACCOUNTS

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Foreign Bonds Foreign Exchange Interest Paid on Deposits of Foreign Exchange

FINANCIAL SECRETARY.

Gentleman, large experience in finance matters, now connected with New Yo. Stock Exchange firm, seeks position trust to lady or gentlemen or estat Sound judgment. Bond given. Highe business and social references as to character and ability. Age 42. Integrity, 1187 Herald, Fulton et.

LEGAL NOTICES.

No. 12021.
TREASURY DEPARTMENT.
OFFICE OF COMPTROLLER OF THE
Washington, D. C., September 24, 1921.
WHEREAS, by satisfactory evidence presented to the under Agned, it has been made

whereas, by same, it has been made to appear that "THE METRO-CLITAN NATIONAL BANK OF THE CITY OF NEW YORK" in the CITY of NEW YORK in the CITY of NEW YORK and State of NEW YORK has compiled with all the provisions of the Statutes of the United States, required to seempled with before an association shall be d to commence the business of

Statutes of the Currency.

Statutes of the Currency and State of New York.

Tony of Manhama.

State of the Currency of hereby contify that "THE METROPOLITAN NATIONAL BANK OF THE CITY OF NEW YORK" in the CITY of NEW YORK in the Cunty of NEW YORK and State of New YORK is authorized to commence the business of Banking as provided in Section Fifty one hundred and sixty nine of the Revised Statutes of the United States.

CONVERSION of "Metropolitan Bank" with 8 branches in the Borough of Manhattan, County and State of New York, and 1 branch in the Borough of Manhattan, County and State of New York, and 1 branch in the Borough of Brooklyn, County of Kings and State of New York.

IN TESTIMONY WHEREOF witness my hand and Seal of office this TWENTY-POURTH day of SEPTEMBER, 1921.

Comptroller of the Currency.

(Currency Bursau. Seal of the Comptroller of the Currency. Treasury Department.)

FINANCIAL NOTES.

CALIFORNIA RAILWAY REPORTS NEWSPRINT PAPER PRICE CUT.

price of central and north Texas crude
oil twenty-five cents, making the new
price \$1.25 a barrel.

CANADA GRAIN RATES CUT.

CANADA GRAIN RATES CUT.

MONTREAL, Sept. 28.—Freight rates on
grain shipped from this port to points
ances, \$2.50; runs, \$3.712 barrels; average, \$2.422; shipments, \$49.522; average,
\$47.588.

CANADA GRAIN RATES CUT.

COMPANY REPORTS

The California Railway and Power
Company reports for the fiscal year
company reports for the fiscal year
after expenses, taxes, &c., in contrast
to a loss of \$23.838 in the preceding year.
It to tai income was \$1.167 and its expenses, taxes, &c., \$14.359 during the
former period.

CANADA GRAIN RATES CUT.

WASHINGTON, Sept. 28.—The Canadian
Export Paper Company, Ltd., has announced a reduction of \$15 a ton for
newsprint paper for the fourth quarter
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Export Paper Company, Ltd., has announced a reduction of \$15 a ton for
newsprint paper for the fourth quarter
to ded on June 30 a net loss of \$13.192,
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the Preferred Steek will
to a loss of \$23.838 in the preceding year.
to ded on June 30 a net loss of \$13.192,
nounced a reduction of \$15 a ton for
the Preferred Steek and a dividend of
to 40.00 per character
to ded on June 30 a net loss of \$13.192,

DIVIDENDS AND INTEREST.

*QUITA NEATVEST NACOMPANY

New York. DIVIDEND NOTICE. The board of Directors of the National Equitable Investment Company has declared a quarterly dividend of TWO PER CENT. on the Preferred Stock of the Company, payable October 1, 1921, to stockholders of record at the close of business September 24, 1921.

Transfer books will be closed at 12 M. on September 24, 1921, and will reopen on October 1, 1921.

Checks for the dividend will be mailed September 30, 1921.

EDGAR P. EAST, Treasurer.

September 23, 1921.

281st Consecutive Dividend The Bank of New York

National Banking Association A quarterly dividend of FIVE per cent. (5%) has been declared by the Board of Directors, payable on and after October 1, 1921, to stockholders

of record of September 20, 1921. FRED'K C. METZ, Ja., Cashier. September 13, 1921.

SUPERIOR STEEL CORPORATION

At the regular meeting of the Directors of the Superior Steel Corporation a quarterly dividend of 2% was declared on the First Preferred Stock, payable November 15, 1921. to stockholders of record November 1, 1921. H. D. SARGE, Secretary.

United States Smelting, Refining & Mining Co-The Directors of the United States Smeing, Refining & Mining Company have clared a quarterly dividend of 1% per ce (87% cents per share) on the Preferred Catal Stock, payable October 17, 1921, to stocholders of record at the close of busine October 6, 1921. F. W. BATCHELDER, Treasurer.

THE UNITED GAS IMPROVEMENT CO.

N. W. Corner Broad and Arab Streets.

The Directors have this day Gedared a quarterly dividend of one per cost. (50c, per share) on the Common Stock of this Company, payable Oct. 15, 1921, to holders of Common Stock of record at the close of business Sept. 30, 1921. Checks will be mailed.

I. W. MORRIS, Treasurer.

NEW YORK, ONTARIO AND WESTERN RAILWAY CO.

Grand Central Terminal.

September 27, 1921.

A dividend of 2 per cent. (\$2 per share) on the Common Stock of this Company has been declared, payable on Monday, October 17, 1921, to Stockholders of record at the close of business at 12 o'clock noon on Saturday, October 8, 1921.

R. D. RICKARD, Secretary,

CLEVELAND, CINCINNATI, CHICAGO & ST. LOUIS RY. CO.
Grand Central Terminal, Sept. 28, 1921.
A dividend of ONE AND ONE-QUARTER PER CENT. (81.25 per share) on the Preferred Stock of this Company has been declared payable on Thursday, October 20th, 1921, to stockholders of record at the close of business on Friday, September 30th, 1922.
MILTON S. BARGER, General Treasurer.



By this unique name the Chemical National Bank has been known since the period in 1857, when it was the only bank that continued specie paymentsand this name epitomizes the entire history of the Chemical.

A Commercial Bank—performing every function of a bank Seeking New Business On Our Record THE

HEMICAL NATIONAL BANK

OF NEW YORK Founded 1824 BROADWAY AND CHAMBERS, FACING CITY HALL

Primarily a "Trust Company"

THE New York Life Insurance and Trust Company has specialized for more than ninety years in the administration of Personal Trusts. Along with this business the Company has developed banking facilities which have recently been modernized so as to afford every convenience, and interest is allowed on deposits subject to check as well as on time

The policy of the management is to continue to specialize in Personal Trusts and to conduct its banking business along time tested lines that will keep it a safe depositary for the funds of individuals or corporations.



New York Tife Insurance and Trust Company

EDWIN G. MERRILL, President
NEW YORK

Cuba Cane Sugar Corporation

To the Holders of 7% Convertible Debentures

of Cuba Cane Sugar Corporation The Cuba Cane Sugar Corporation has arranged with a group of bankers to secure at once a loan of \$10,000,000 under an arrangement which requires the subordination of the debentures to the new money for the period of said loan and of any renewals, substitutions or refundings thereof. consideration therefor, the Corporation is offering to increase the rate of interest on assenting debentures from 7 per cent. to 8 per cent. per annum from July 1, 1921, to the maturity of the debentures

provided the plan becomes effective. The Corporation has addressed a circular letter to all of the debenture holders whose names are known to it, setting forth its present condition and the details of the plan. All holders of debentures who have not received this letter should communicate immediately with the Corporation at its office, No. 123 Front Street, New York City, or obtain copies of the letter from Bankers Trust Company, New York City; Old Colony Trust Company, Boston, Massachusetts, or Continental and Commercial Trust and Savings Bank, Chicago, Illinois.

Debenture holders are urgently requested forthwith to assent to the plan by depositing their debentures at the offices of any one of the three institutions above-named. Temporary negotiable receipts will be issued therefor, and application will be made at once to list these receipts on the New York Stock Exchange.

By order of the Directors,

CUBA CANE SUGAR CORPORATION,

By W. E. Ogilvie, President.

September 27, 1921.

COLUMBIA TRUST COMPANY,
60 Broadway, New York City.
80 Broadway, New York City.
80 Broadway, New York City.
10 Board of Directors have this day declared a Quarterly Dividend of 4% on the
Capital Stock of this company payable September 30, 1921, to stockholders of record at
the close of business September 20, 1921.
The transfer books will not close.
A. W. HUTCHINS, Sequency.

THE HANOVER NATIONAL BANK
of the City of New York.
New York, September 20, 1921.
The Board of Directors have into day delared a dividend of EIGHT PIER CENYR,
sayable on and after October 1st, 1921. The
ransfer books will remain closed from Sepember Tist, 1921, until that date.
WILLIAM E. CABLE, Jr., Cashler.

NORTHERN PACIFIC RAILROAD CO. Notice is hereby given that the an meeting of the stockholders of the NOR ERN PACIFIC RAILROAD COMPANY be held on Thursday, October 20, 1921, at 12:00 o'clock mean at No. 34 Nassau Street, New York City, for the purpose of electing thirteen Directors of the Company to serve for one year and until their successors are elected, and for the transaction of any business that may lawfully be brought before the meeting.

E. A. GAY, Secretary.

ELECTIONS AND MEETINGS.

The Board of Directors have that day accelered a cividend of Eightt PER CENT., payable on and after October 1st, 1921. The transfer books will remain closed from September 21st, 1921. until that date.

WENTERN POWER CORPORATION.
The Board of Directors have declared a quarterly dividend of one and one-half (195) per cent. on the Preferred Stock, payable October 18th, 1921, to stockholders of record of the close of business September 28th, 1921.

H. P. WILSON, Secretary.